

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 13–36007–RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kathleen Covell Duhaney Pearce  
aka Kathleen C. Pearce  
27 Baldwin Avenue  
Newark, NJ 07108

Social Security No.:

xxx–xx–8209

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 19, 2019

JAN: ntp

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kathleen Covell Duhaney Pearce  
 Debtor

Case No. 13-36007-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Mar 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2019.

db +Kathleen Covell Duhaney Pearce, 27 Baldwin Avenue, Newark, NJ 07108-1506  
 aty +Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100,  
 Woodland Hills, CA 91364-6207  
 cr +Wells Fargo Bank, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100,  
 Boca Raton, FL 33487-2853  
 514499477 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514386268 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attention: Recovery Department,  
 4161 Piedmont Pkwy., Greensboro, NC 27410)  
 514386269 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,  
 Simi Valley, CA 93062-5170  
 514386275 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,  
 Po Box 20507, Kansas City, MO 64195)  
 514386274 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 514386276 +Citibank Usa, Po Box 6497, Sioux Falls, SD 57117-6497  
 514386277 +Ladd Duhaney, 27 Baldwin Avenue, Newark, NJ 07108-1506  
 514420702 +New City Funding Corp., 146 South Liberty Drive, Unit 11B, P.O. Box 121,  
 Stony Point, NY 10980-0121  
 514386280 +New City Funding Corp., 146 South Liberty Drive, Unit 11B, Stony Point, NY 10980-2454  
 514386282 +Pentagroup Financial, 5959 Corporate Dr, Houston, TX 77036-2302  
 514386281 +Pentagroup Financial, 5959 Corporate Dr., Suite 1400, Houston, TX 77036-2311  
 514386287 +Specialized Loan Servi, 8742 Lucent Blvd.#300, Highlands Ranch, CO 80129-2386  
 514386285 +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300,  
 Highlands Ranch, CO 80129-2386  
 514386292 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 516269600 +Wells Fargo Bank, N.A. as Trustee for Banc, Nationstar Mortgage, PO Box 619096,  
 Dallas, TX 75261-9096  
 516269601 +Wells Fargo Bank, N.A. as Trustee for Banc, Nationstar Mortgage, PO Box 619096,  
 Dallas, TX 75261-9741, Wells Fargo Bank, N.A. as Trustee for Ba,  
 Nationstar Mortgage 75261-9096  
 516684150 +Wells Fargo Bank, National Association, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 19 2019 23:36:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 19 2019 23:36:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514386264 E-mail/Text: bnc@trustamerifirst.com Mar 19 2019 23:36:04  
 AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd., Omaha, NE 68154  
 514386266 E-mail/Text: bnc@trustamerifirst.com Mar 19 2019 23:36:04  
 AmeriFirst Home Improvement Finance, 4405 S 96th Street, Omaha, NE 68127  
 514479724 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 19 2019 23:37:59  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 514414164 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 19 2019 23:38:32  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 514386272 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 19 2019 23:38:23 Capital 1 Bank,  
 Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
 514386273 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 19 2019 23:37:52 Capital 1 Bank,  
 Pob 30281, Salt Lake City, UT 84130-0281  
 514386278 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 19 2019 23:36:09 Midland Funding,  
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 514684110 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 19 2019 23:52:26  
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541  
 514684165 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 19 2019 23:38:22  
 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067,  
 Norfolk VA 23541  
 514455824 +E-mail/Text: bankruptcy@senexco.com Mar 19 2019 23:35:11 SENEX SERVICES CORP,  
 3333 FOUNDERS RD, 2ND FLOOR, INDIANAPOLIS, IN 46268  
 514386283 +E-mail/Text: bankruptcy@senexco.com Mar 19 2019 23:35:11 Senex Services Corp,  
 333 Founds Rd, Indianapolis, IN 46268  
 514386289 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Mar 19 2019 23:35:07  
 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 14

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Mar 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514386267\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 4405 S 96th Street,  
Omaha, NE 68127)  
514386265\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 11171 Mill Valley Rd.,  
Omaha, NE 68154)  
514386270\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)  
514386271\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)  
514386279\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
514386284\* ++SENEX SERVICES CORP, 3333 FOUNDERS ROAD, 2ND FLOOR, INDIANAPOLIS IN 46268-4932  
(address filed with court: Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268)  
514386288\* +Specialized Loan Servi, 8742 Lucent Blvd.#300, Highlands Ranch, CO 80129-2386  
514386286\* +Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300,  
Highlands Ranch, CO 80129-2386  
514386290\* +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
514386291\* +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTALS: 0, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlson on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Wells Fargo Bank bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Kathleen Covell Duhaney Pearce yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Melissa N. Licker on behalf of Creditor Wells Fargo Bank, National Association, as Trustee  
for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series  
2006-8 NJ\_ECF\_Notices@McCalla.com

TOTAL: 7